

# ACA Percentages in Real Numbers

What income levels qualify for a Individual Health Premium Tax Subsidy?

FPL: Federal Poverty Limit

FPL Amount	Household Size					
	1			4		
133%-150%	\$15,281	to	\$17,235	\$31,231	to	\$35,325
150%-200%	\$17,235	to	\$22,980	\$35,325	to	\$47,100
200%-250%	\$22,980	to	\$28,725	\$47,100	to	\$58,875
250%-300%	\$28,725	to	\$34,470	\$58,875	to	\$70,650
300%-400%	\$34,470	to	\$45,960	\$70,650	to	\$94,200

Individual whose income falls between these levels can purchase insurance on the Public Marketplace/Exchange and receive a Premium Tax Subsidy

What is the premium subsidy?

FPL Amount	Prem Cap (as amount of Annual Income)
133%-150%	3%-4%
150%-200%	4%-6.3%
200%-250%	6.3%-8.05%
250%-300%	8.05%-9.5%
300%-400%	9.50%

Premium Tax Subsidy Caps the Amount of premium as a percentage of annual household income.  
What it looks like in real dollar amounts....

What is the premium subsidy in dollar amounts?

FPL Amount	Household size											
	1						4					
	Monthly Premium Cap						Annual Premium Cap					
133%-150%	\$38	to	\$57	\$78	to	\$117	\$458	to	\$689	\$940	to	\$1,413
150%-200%	\$57	to	\$120	\$117	to	\$247	\$689	to	\$1,147	\$1,413	to	\$2,967
200%-250%	\$120	to	\$190	\$247	to	\$394	\$1,147	to	\$2,288	\$2,967	to	\$4,739
250%-300%	\$190	to	\$272	\$394	to	\$559	\$2,288	to	\$3,274	\$4,739	to	\$6,714
300%-400%	\$272	to	\$363	\$559	to	\$745	\$3,274	to	\$4,366	\$6,714	to	\$8,949

What is the most an employee can contribute to their premium and still have it be considered "Affordable"?

Employees are only eligible for the premium tax credit on the exchange if their employer does not offer "Affordable" Coverage through the workplace.

Employers over 50 Full Time Equivalent Employees may face a fine if they do not provide affordable coverage and an employee goes through the Public Marketplace/Exchange and receives a tax credit.

Affordable Coverage is defined as not exceed 9.5% of the employee's annual household income.

This chart shows in dollar amounts what 9.5% of different incomes is in real dollar amounts.

Annual Household Income	EE Only Portion of Premium Can't Exceed	
	Annually EE Max Contribution	Monthly EE Max Contribution
\$10,000	\$950.00	\$79.17
\$13,000	\$1,235.00	\$102.92
\$15,000	\$1,425.00	\$118.75
\$20,000	\$1,900.00	\$158.33
\$25,000	\$2,375.00	\$197.92
\$30,000	\$2,850.00	\$237.50
\$35,000	\$3,325.00	\$277.08
\$40,000	\$3,800.00	\$316.67
\$45,000	\$4,275.00	\$356.25
\$50,000	\$4,750.00	\$395.83
\$55,000	\$5,225.00	\$435.42
\$60,000	\$5,700.00	\$475.00
\$65,000	\$6,175.00	\$514.58
\$70,000	\$6,650.00	\$554.17
\$75,000	\$7,125.00	\$593.75
\$80,000	\$7,600.00	\$633.33
\$90,000	\$8,550.00	\$712.50
\$100,000	\$9,500.00	\$791.67
\$110,000	\$10,450.00	\$870.83
\$120,000	\$11,400.00	\$950.00